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BEFORE THE POSTAL RATE COMMISSION WASHINGTON, D.C. 20268-0001

EXPERIMENTAL RATE AND SERVICE CHANGES TO IMPLEMENT NEGOTIATED SERVICE AGREEMENT WITH CAPITAL ONE SERVICES, INC.

CAPITAL ONE SERVICES, INC.'S OBJECTION

TO THE OFFICE OF THE CONSUMER ADVOCATE INTERROGATORIES

TO WITNESS DONALD JEAN (OCA/COS-T1-26(b) and 29),

Capital One Services, Inc. hereby objects to Interrogatories of the Office of Consumer Advocate (OCA): OCA/COS-T1-26(b) and 29, filed on November 15, 2002.

The interrogatories are stated verbatim and are followed by an explanation of the objection.

Respectfully submitted

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Dated: November 25, 2002

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OCA/COS-T1-26. Please refer to the response of USPS witness Plunkett to APWU/USPS-T1-1, redirected from witness Bizzotto, which states, in part: My understanding is that Capital One places the updated information into a database that it maintains for its returns. Any address that Capital One uses for its First-Class Mail solicitations is then run against the return database.

(b) What specific changes are made to address lists that are "run against the return database"?

OBJECTION: OCA/COS-T1-26(b) asks what specific changes Capital One makes to address lists that are "run against the return database." The Company regards this information as proprietary and highly sensitive.

OCA/COS-T1-29. Please refer to your testimony at page 6, lines 6-7. Please show all calculations, and cite all sources, used to derive the figures 9.8 percent and 9.6 percent.

OBJECTION: OCA/COS-T1-29 asks for the calculations used, citing all sources, to derive witness Jean's estimate that, for 2001, the company had approximately 9.8 percent of its First-Class Mail solicitations returned, and, for 2002, approximately 9.6 percent. The revelation of the calculations, and their sources, would divulge commercial information of a highly sensitive nature which could damage the company competitively. A Motion to provide this information under seal is being filed with the Presiding Officer.